

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Richard M Armstrong  
Susanne M Armstrong  
Debtor(s)

Case No. 17-06641

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2017.
- 2) The plan was confirmed on 07/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/05/2018.
- 5) The case was dismissed on 09/14/2018.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,515.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,880.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$8,880.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$488.40
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,988.40**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARMOR SYSTEMS CORP	Unsecured	1,007.36	1,007.36	1,007.36	0.00	0.00
AT&T CORP	Unsecured	NA	402.42	402.42	0.00	0.00
DIRECTV	Unsecured	215.00	215.91	215.91	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,775.00	2,834.18	2,834.18	296.75	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	656.00	656.29	656.29	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	500.00	488.40	488.40	477.76	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	111.50	111.50	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,862.07	3,862.07	3,862.07	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,115.53	4,115.53	4,115.53	4,025.89	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	640.00	640.40	640.40	0.00	0.00
JUNE PRODEHL RENZI & LYNCH LLC	Unsecured	3,155.48	3,634.27	3,634.27	0.00	0.00
LVNV FUNDING	Unsecured	NA	363.68	363.68	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	2,343.00	3,264.83	3,264.83	0.00	0.00
SANTANDER CONSUMER USA	Secured	365.00	365.00	365.00	91.20	0.00
FMA ALLIANCE	Unsecured	125.00	NA	NA	0.00	0.00
FOREST RECOVERY SERVICES/M M	Unsecured	3,167.00	NA	NA	0.00	0.00
ABC CREDIT & RECOVERY/CENTER	Unsecured	358.00	NA	NA	0.00	0.00
ALLIED INTERSTATE/FIFTH THIRD	Unsecured	149.00	NA	NA	0.00	0.00
ATG CREDIT/NAPERVILLE RADIOLO	Unsecured	210.00	NA	NA	0.00	0.00
ATHLETICO	Unsecured	610.00	NA	NA	0.00	0.00
CONVERGENT/COMCAST	Unsecured	483.00	NA	NA	0.00	0.00
DISTINCTIVE FAMILY DENTAL	Unsecured	66.00	NA	NA	0.00	0.00
EDWARD HEALTH VENTURES	Unsecured	78.36	NA	NA	0.00	0.00
ENHANCED RECOVERY CO/SPRINT	Unsecured	656.00	NA	NA	0.00	0.00
GUARDIAN	Unsecured	6,586.67	NA	NA	0.00	0.00
CONSUMER PORTFOLIO	Unsecured	4,922.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCHANTS CREDIT GUIDE/MIDWE	Unsecured	500.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	342.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	303.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	150.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	150.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	69.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/MIDWE	Unsecured	60.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	398.62	NA	NA	0.00	0.00
PORTFOLIO RECOVERY/HSBC	Unsecured	764.02	NA	NA	0.00	0.00
UNITED SHOCKWAVE SERVICES	Unsecured	1,554.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	9,630.52	0.00	0.00	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$365.00	\$91.20	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$365.00</b>	<b>\$91.20</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,603.93	\$4,503.65	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,603.93</b>	<b>\$4,503.65</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,992.91</b>	<b>\$296.75</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,988.40</u>	
Disbursements to Creditors	<u>\$4,891.60</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$8,880.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.